## Message

From: Clifford, Jennifer L. [/O=CUINS/OU=EXCHANGE ADMINISTRATIVE GROUP

(FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=JLCLIFF]

**Sent**: 8/1/2016 8:49:18 AM

To: Vega, Alexandria L. [/o=CUINS/ou=Exchange Administrative Group (FYDIBOHF23SPDLT)/cn=Recipients/cn=ALVEGA]

Subject: Warranty for Ireland entities - Sonic Attachments: OneBeacon letter re Ireland.pdf

Here is the warranty that was requested for the Ireland services.

Jennifer Clifford, Vice President Underwriting – Midwest Underwriting Manager, Medical Facilities OneBeacon Healthcare Group | A Member of OneBeacon Insurance Group tel: 312.821.4712 | cell: 312.841.3616 | clifford@onebeacon.com | onebeaconhc.com | My mobile business card

**From:** Jakob Onken [mailto:jakob.onken@aon.com]

**Sent:** Thursday, July 28, 2016 4:24 PM

To: Clifford, Jennifer L.

Cc: Abby Bell Subject: RE: Sonic

Jenny,

Warranty letter attached. Let us know if you need anything additional.

Thanks, Jake

Jake Onken | Assistant Vice President
Aon Risk Solutions
2555 E. Camelback Rd, Suite 700 | Phoenix, AZ 85016
t+1 602.427.3218 | m +1.832.470.3953
jakob.onken@aon.com

From: Clifford, Jennifer L. [mailto:JClifford@OneBeacon.com]

Sent: Monday, June 27, 2016 1:58 PM

To: Jakob Onken Cc: Abby Bell Subject: RE: Sonic

Jake and Abby;

We can agree to add the Irish entity to the current Named Insured endorsement (HPE00063) for the exposures as discussed but I do need the exact entity name and the exact dates for that contract. I see a start date of 3/31/10 from the contract but need an end date also. We will only be covering them for the cervical smear analysis services.

I would like a warranty for these services as well but it is limited to only these services so they should be agreeable to this. See attached and have them insert the entity name and dates where highlighted in addition to signing on their letterhead.

Ideally, I would like to get an a/p for accommodating them and adding these past exposures. Is that going to be an issue or are they prepared for that?

**Jennifer Clifford,** Vice President Underwriting – Midwest Underwriting Manager, Medical Facilities **OneBeacon Healthcare Group** | A Member of OneBeacon Insurance Group

tel: 312.821.4712 | cell: 312.841.3616
jclifford@onebeacon.com | onebeaconhc.com | My mobile business card

From: Jakob Onken [mailto:jakob.onken@aon.com]

**Sent:** Monday, June 27, 2016 1:40 PM

To: Clifford, Jennifer L.

Cc: Abby Bell Subject: RE: Sonic

Jenny,

Following up on my voicemail, we just got off the phone with Sonic US. They were very pleased with the renewal overall, and have been happy with their relationship with OneBeacon. However, Australia is driving the decision based on the cover for the Ireland entity. You are correct, we only need the Ireland entity added limited to the contract / contract period.

Any quick help getting this addressed is appreciated, as we'd like to get this one wrapped up as soon as possible. Feel free to give Abby or myself a call if you'd like to discuss further.

Thanks, Jake

Jake Onken | Assistant Vice President
Aon Risk Solutions
2555 E. Camelback Rd, Suite 700 | Phoenix, AZ 85016
t+1 602.427.3218 | m +1.832.470.3953
jakob.onken@aon.com

From: Clifford, Jennifer L. [mailto:JClifford@OneBeacon.com]

**Sent:** Monday, June 27, 2016 9:44 AM

To: Jakob Onken Cc: Abby Bell Subject: RE: Sonic

Hi Jake;

I do understand how the services were being provided and if we can add the entity, it would be limited to the date of the contract and for those services only.

I obviously do not want this to be a deal breaker so can I have time today to figure out what we can do?

Jennifer Clifford, Vice President Underwriting – Midwest Underwriting Manager, Medical Facilities OneBeacon Healthcare Group | A Member of OneBeacon Insurance Group tel: 312.821.4712 | cell: 312.841.3616 | clifford@onebeacon.com | onebeaconhc.com | My mobile business card

From: Jakob Onken [mailto:jakob.onken@aon.com]

**Sent:** Monday, June 27, 2016 11:28 AM

**To:** Clifford, Jennifer L.

Cc: Abby Bell
Subject: RE: Sonic

Jenny,

This contract was not for services performed outside the US. For a limited time, Sonic Ireland did not have a brick and mortar location, so they were sending samples to the US until their facility was up and running. Are you agreeable to

adding the Ireland entity to the policy on this basis? Unfortunately, Australia has identified this as a "deal breaker." If we cannot have the Ireland entity added, they have asked us to extend the policy until we can find a solution with OneBeacon or another carrier. Obviously, we prefer to renew effective 6/30 with OneBeacon, but our hands are a bit tied at the moment until this issue is resolved.

Thanks, Jake

Jake Onken | Assistant Vice President
Aon Risk Solutions
2555 E. Camelback Rd, Suite 700 | Phoenix, AZ 85016
t +1 602.427.3218 | m +1.832.470.3953
jakob.onken@aon.com

From: Clifford, Jennifer L. [mailto:JClifford@OneBeacon.com]

**Sent:** Monday, June 27, 2016 9:13 AM

To: Abby Bell Cc: Jakob Onken Subject: RE: Sonic

Hi Abby;

It was never our intention to provide global coverage nor to provide coverage for labs performing services outside of the US. If suit was brought in the US, the covered entities on our policy would certainly be provided with a defense. The global policy already responded for the services in question, so how would they deny additional claims from those services going forward?

Jennifer Clifford, Vice President Underwriting – Midwest Underwriting Manager, Medical Facilities OneBeacon Healthcare Group | A Member of OneBeacon Insurance Group tel: 312.821.4712 | cell: 312.841.3616 | jclifford@onebeacon.com | onebeaconhc.com | My mobile business card

From: Abby Bell [mailto:abby.bell@aon.com]
Sent: Monday, June 27, 2016 11:02 AM

**To:** Clifford, Jennifer L. **Cc:** Jakob Onken **Subject:** RE: Sonic

Jenny,

did find the correct name of the lab associated with the NCSS contracts, it would be Medlab Pathology, in Ireland.

Is there anything we should be aware of prior to our call with Sheridan at 1pm CST? I think all subjectivities have been satisfied except we still need to determine the correct # of tests for the renewal agreement.

Thank you, Abby

Abby Bell | Broker Aon Risk Solutions | National Health Care Practice Aon Center, 200 E. Randolph, 13<sup>th</sup> Floor, Chicago, IL 60601 t: +1.312.381.4119 | m: +1.312.489.9045 | f: +1.312.381.9012 Email: abby.bell@aon.com | www.aon.com

Legal Disclaimer:

This email message, including any attachment(s), is intended only for the named recipient(s) and may contain confidential, proprietary or legally privileged information. Unauthorized individuals or entities are not permitted access to this information. Any dissemination, distribution, disclosure, or copying of this information is unauthorized and strictly prohibited. If you have received this message in error, please advise the sender by reply email, and delete this message and any attachments.

From: Abby Bell

Sent: Friday, June 24, 2016 11:46 AM

To: 'Clifford, Jennifer L.'
Cc: Jakob Onken
Subject: RE: Sonic

Hi Jenny,

It went well, actually. We heard back from Aon AUS last night and Sonic AUS was in agreement that the solution would be to name the parent company (which is already on the policy, Sonic Healthcare Limited) as well as the non-US entities we already have as Named Insureds. In addition to those entities they request that the Ireland lab associated with the NCSS contract and only for exposures relating to the NCSS contract be named as a Named Insured as well. We do need to get some clarification around what that lab was called, as we've seen it referred to in a few different ways, either Medlab or The Doctors Laboratory. Once we find that out, would you be willing to add it for their exposures specifically related to the attached contract?

They agree to the Blanket Additional Insured endorsement where required by written contract, thank you for suggesting as a solution.

Lastly, they are deciding how much limit they want to have in the Reimbursable coverage when suit is brought outside of the U.S., and we have a call set up with Sonic US on Monday to get their feedback.

Home stretch! Let me know about the NCSS contract and we will figure out the correct name for addition...thank you!!

## Abby Bell | Broker

**Aon Risk Solutions | National Health Care Practice**Aon Center, 200 E. Randolph, 13<sup>th</sup> Floor, Chicago, IL 60601
t: +1.312.381.4119 | m: +1.312.489.9045 | f: +1.312.381.9012

Email: abby.bell@aon.com | www.aon.com

Legal Disclaimer:

This email message, including any attachment(s), is intended only for the named recipient(s) and may contain confidential, proprietary or legally privileged information. Unauthorized individuals or entities are not permitted access to this information. Any dissemination, distribution, disclosure, or copying of this information is unauthorized and strictly prohibited. If you have received this message in error, please advise the sender by reply email, and delete this message and any attachments.

**From:** Clifford, Jennifer L. [mailto:JClifford@OneBeacon.com]

Sent: Friday, June 24, 2016 10:40 AM

To: Abby Bell Subject: Sonic

Hi Abby;

How did the call go?

Jennifer Clifford, Vice President Underwriting – Midwest Underwriting Manager, Medical Facilities OneBeacon Healthcare Group | A Member of OneBeacon Insurance Group tel: 312.821.4712 | cell: 312.841.3616 | jclifford@onebeacon.com | onebeaconhc.com | My mobile business card

Confidentiality notice:

The information contained in this email message including attachments is confidential and is intended only for the use of the individual or entity named above and others who have been specifically authorized to receive it. If you are not the intended recipient, you are hereby notified that any use, unauthorized dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please delete immediately or if any problems occur with transmission, please notify me immediately by telephone.

Thank you.

Confidentiality notice:

The information contained in this email message including attachments is confidential and is intended only for the use of the individual or entity named above and others who have been specifically authorized to receive it. If you are not the intended recipient, you are hereby notified that any use, unauthorized dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please delete immediately or if any problems occur with transmission, please notify me immediately by telephone.

Thank you.

Confidentiality notice:

The information contained in this email message including attachments is confidential and is intended only for the use of the individual or entity named above and others who have been specifically authorized to receive it. If you are not the intended recipient, you are hereby notified that any use, unauthorized dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please delete immediately or if any problems occur with transmission, please notify me immediately by telephone.

Thank you.

Confidentiality notice:

The information contained in this email message including attachments is confidential and is intended only for the use of the individual or entity named above and others who have been specifically authorized to receive it. If you are not the intended recipient, you are hereby notified that any use, unauthorized dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please delete immediately or if any problems occur with transmission, please notify me immediately by telephone.

Thank you.